

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

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In the Matter of:  
JOHNNY R. TAYLOR  
LORI A. TAYLOR

Chapter 13  
Case No. 17-24146-BEH

Debtors.

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**NOTICE OF TELEPHONE HEARING ON TRUSTEE'S OBJECTION TO CONFIRMATION**

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PLEASE TAKE NOTICE that Scott Lieske, Standing Chapter 13 Trustee has filed papers with the court objecting to the proposed Chapter 13 plan filed by the Debtors.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

A telephone hearing will be held before the Honorable Beth E. Hanan, United States Bankruptcy Judge, on **June 26, 2018 at 9:30 am**, to consider the Trustee's Objection to Confirmation. **To appear by telephone, you must call the Court conference line at 1-888-808-6929, access code 9122579 before the scheduled hearing time.** Please note that the Court may already be in session, so please wait quietly on the telephone for your case to be called.

Dated at Milwaukee, Wisconsin, on June 1, 2018.

/s/ \_\_\_\_\_  
Scott Lieske, Trustee  
Robert W. Stack, Staff Attorney  
Christopher D. Schimke, Staff Attorney  
Sandra M. Baner, Staff Attorney  
Chapter 13 Standing Trustee  
P.O. Box 510920  
Milwaukee, Wisconsin 53203  
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**TRUSTEE'S OBJECTION TO CONFIRMATION OF DEBTORS' PROPOSED CHAPTER 13 PLAN**

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The Trustee, Scott Lieske, hereby objects to the proposed Chapter 13 Plan in this bankruptcy proceeding for the following reason(s):

Debtors have filed First Amended Plan (Doc. 66) and Second Amended Plan (Doc. 70) but Debtors have failed to file a motion to amend their plan or serve the motion on creditors as required by local rule. Trustee asserts Debtors should withdraw Doc. 66 and Doc. 70 because they are not filed using the mandatory local form. Debtors have filed a proper Notice and Request to Modify Chapter 13 Plan (Doc. 77) but Debtors failed to serve One Main Financial with Notice and Request to Modify.

Failure to pay all disposable income as required by §1325(b). Debtors' amended Form 122C-2 shows disposable monthly income of \$2,174.36 which is sufficient to pay 100% of allowed general unsecured claims. Debtors' plan proposes 0% to general unsecured creditors.

Debtors' plan fails to provide for retention of tax refunds.

Trustee is unable to determine how Debtors intend to treat student loan claims. Debtors' budget includes \$700 monthly in student loan payments but Debtors' plan fails to state that student loans are being paid outside Debtors' plan as long term debts.

Dated at Milwaukee, Wisconsin, on June 1, 2018

OFFICE OF CHAPTER 13 TRUSTEE

/s/

\_\_\_\_\_  
Scott Lieske, Chapter 13 Trustee  
Robert W. Stack, Staff Attorney  
Christopher D. Schimke, Staff Attorney  
Sandra M. Baner, Staff Attorney

**P.O. ADDRESS:**

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LORI A. TAYLOR,  
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**CERTIFICATE OF SERVICE**

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I hereby certify that on June 1, 2018, the **TRUSTEE'S OBJECTION TO CONFIRMATION OF DEBTORS' PROPOSED CHAPTER 13 PLAN and NOTICE OF TELEPHONE HEARING ON TRUSTEE'S OBJECTION TO CONFIRMATION** in this case were electronically filed with the Clerk of Court and served upon the following parties using the ECF system:

OFFICE OF THE U.S. TRUSTEE  
ROLSMA LAW FIRM, S.C.

I further certify that I have mailed by United States Postal Service the same documents to the following non-ECF participants:

JOHNNY R. TAYLOR & LORI A. TAYLOR  
223 N. THIRD ST.  
DARIEN, WI 53114

Dated: June 1, 2018

/s/ \_\_\_\_\_  
Tongula Washington  
Administrative Assistant  
Office of the Chapter 13 Trustee  
P.O. Box 510920  
Milwaukee, WI 53203  
T: (414) 271-3943  
F: (414) 271-9344